

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Peter A. Tambasco
Linda R. Tambasco
Debtors

Case No. 17-02711-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 8

Date Rcvd: Oct 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2017.

db/jdb Peter A. Tambasco, Linda R. Tambasco, 64 Westwood Boulevard, Gouldsboro, PA 18424-9238
4940026 +BANK OF AMERICA HOME, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4940027 +EDI: BANKAMER.COM Oct 06 2017 18:48:00 BANK OF AMERICA HOME LOANS, PO BOX 31785,
TAMPA, FL 33631-3785
4940028 EDI: BANKAMER.COM Oct 06 2017 18:48:00 BANK OF AMERICA HOME LOANS, PO BOX 5170,
SIMI VALLEY, CA 93062-5170
4940029 +EDI: CHASE.COM Oct 06 2017 18:48:00 CHASE BANK, PO BOX 15298, WILMINGTON, DE 19850-5298
4940030 +EDI: CITICORP.COM Oct 06 2017 18:48:00 CITI CARDS/CITIBANK, PO BOX 6241,
SIOUX FALLS, SD 57117-6241
4940032 +EDI: FORD.COM Oct 06 2017 18:48:00 FORD MOTOR CREDIT, PO BOX 54200,
OMAHA, NE 68154-8000
4940031 EDI: FORD.COM Oct 06 2017 18:48:00 FORD CREDIT, C/O NATL BANKRUPTCY SERVICE CENTER,
PO BOX 62180, COLORADO SPRINGS, CO 80962

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2017 at the address(es) listed below:

Howard Gershman on behalf of Creditor Ford Motor Credit Company, LLC hg229ecf@gmail.com,
229ecf@glpoc.comcastbiz.net
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trusteeemartin@martin-law.net
United States Trustee ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor Peter A. Tambasco
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;eapotito@hotmail.com;vsmith@newmanwilliams.com
Vincent Rubino on behalf of Joint Debtor Linda R. Tambasco
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;eapotito@hotmail.com;vsmith@newmanwilliams.com

TOTAL: 6

Information to identify the case:

Debtor 1 **Peter A. Tambasco**
First Name Middle Name Last Name

Debtor 2 **Linda R. Tambasco**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9204**

EIN ---

Social Security number or ITIN **xxx-xx-0054**

EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:17-bk-02711-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Peter A. Tambasco
aka Peter Anthony Tambasco, aka Peter
Tambasco

Linda R. Tambasco
aka Linda Rose Tambasco, aka Linda Tambasco

By the
court:

October 6, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.